

**STATE OF CALIFORNIA
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY
DEPARTMENT OF BUSINESS OVERSIGHT**

TO: Go Credit Financial

1809 Moon Street
Albuquerque, NM 87016

1527 West Redland
Redlands, CA 92373

www.gocreditfinancial.com

DESIST AND REFRAIN ORDER

(For violations of section 22100 of the Financial Code)

The Commissioner of Business Oversight (Commissioner) finds that:

1. At all relevant times, Go Credit Financial (Go Credit) maintained addresses at 1809 Moon Street, Albuquerque, NM 87016 and 1527 West Redland, Redlands, CA 92373. Go Credit operated and maintained an internet website located at www.gocreditfinancial.com.

2. At all relevant times, Go Credit's website claimed its "national team of bad credit lenders specialize in providing fast loan approvals when other banks and lenders will not." On its website, Go Credit advertised that people can get quick online approvals for personal loans.

3. Beginning on or about October 2015, Go Credit engaged in the business of a finance broker when it agreed to provide a structured finance loans to California residents. Go Credit charged at least one California resident an advanced fee in the form of prepaid Amazon cards, for qualification and approval of Go Credit's personal loan. The funding promised was never received and the advanced fees were never returned.

4. Go Credit is not licensed by the Commissioner to engage in the business of a finance lender and/or broker as required by California Financial Code section 22100.

Based on the foregoing findings, the Commissioner is of the opinion that Go Credit Financial has engaged in the business of a finance lender and/or broker in violation of California Financial Code section 22100.

Pursuant to California Financial Code section 22712, Go Credit Financial is hereby ordered to desist and refrain from engaging in the business of a finance lender and/or broker in the State of California without first obtaining a license from the Commissioner, or otherwise being exempt.

This Order is necessary, in the public interest, for the protection of consumers and is consistent with the purposes, policies, and provisions of the California Financing Law.

Dated: January 2, 2018
Los Angeles, CA

JAN LYNN OWEN
Commissioner of Business Oversight

By: _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division